

Fill in this information to identify your case:

Debtor 1	Lisa Michele Epstein		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF CALIFORNIA		
Case number (if known)	19-41854		

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1	Creditor's Name	Describe the property that secures the claim:	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Meriwest Credit Union	2015 Nissan Xtera 48000 miles Good condition	\$15,744.00	\$17,484.00	\$0.00

PO BOX 530953
San Jose, CA 95153

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) **AUTO LOAN**

Date debt was incurred **2015**

Last 4 digits of account number **0001**

Debtor 1 Lisa Michele Epstein First Name _____ Middle Name _____ Last Name _____	Case number (if known) 19-41854										
<table border="1"> <tr> <td>2.2 Midland Funding, LLC Creditor's Name</td> <td>Describe the property that secures the claim: 746 San Gabriel Court Concord, CA 94518 Contra Costa County Debtor's Residence- co-owned with Tracy Fletcher</td> <td>\$2,661.57</td> <td>\$773,484.00</td> <td>\$0.00</td> </tr> <tr> <td>c/o Hunt & Henriques Law Office 151 Bernal Road, Ste #8 San Jose, CA 95119 Number, Street, City, State & Zip Code</td> <td colspan="4"> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input checked="" type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____ </td> </tr> </table>		2.2 Midland Funding, LLC Creditor's Name	Describe the property that secures the claim: 746 San Gabriel Court Concord, CA 94518 Contra Costa County Debtor's Residence- co-owned with Tracy Fletcher	\$2,661.57	\$773,484.00	\$0.00	c/o Hunt & Henriques Law Office 151 Bernal Road, Ste #8 San Jose, CA 95119 Number, Street, City, State & Zip Code	As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input checked="" type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____			
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Date debt was incurred 2017	Last 4 digits of account number 5109										
<table border="1"> <tr> <td>2.3 Patelco Credit Union Creditor's Name</td> <td>Describe the property that secures the claim: 746 San Gabriel Court Concord, CA 94518 Contra Costa County Debtor's Residence- co-owned with Tracy Fletcher</td> <td>\$58,291.64</td> <td>\$773,484.00</td> <td>\$0.00</td> </tr> <tr> <td>5050 Hopyard Rd Pleasanton, CA 94588 Number, Street, City, State & Zip Code</td> <td colspan="4"> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) SECOND MORTGAGE </td> </tr> </table>		2.3 Patelco Credit Union Creditor's Name	Describe the property that secures the claim: 746 San Gabriel Court Concord, CA 94518 Contra Costa County Debtor's Residence- co-owned with Tracy Fletcher	\$58,291.64	\$773,484.00	\$0.00	5050 Hopyard Rd Pleasanton, CA 94588 Number, Street, City, State & Zip Code	As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) SECOND MORTGAGE			
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Date debt was incurred 2015	Last 4 digits of account number 0360										

Debtor 1 **Lisa Michele Epstein**
First Name Middle Name Last Name

Case number (if known) **19-41854**

2.4 **Wells Fargo Home Mortgage**
Creditor's Name

Describe the property that secures the claim:	\$527,939.00	\$773,484.00	\$0.00
746 San Gabriel Court Concord, CA 94518 Contra Costa County Debtor's Residence- co-owned with Tracy Fletcher			

8480 Stagecoach Circle Frederick, MD 21701

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
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Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) **MORTGAGE**

Date debt was incurred **2007**

Last 4 digits of account number **7531**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$604,636.21

If this is the last page of your form, add the dollar value totals from all pages.

\$604,636.21

Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Name, Number, Street, City, State & Zip Code
Patelco Credit Union (Notice)
P.O. Box 2227
Merced, CA 95344-2227

On which line in Part 1 did you enter the creditor? **2.3**

Last 4 digits of account number

Name, Number, Street, City, State & Zip Code
Wells Fargo Home Mortgage (Notice)
4101 Wiseman Blvd #MC-T
San Antonio, TX 78251

On which line in Part 1 did you enter the creditor? **2.4**

Last 4 digits of account number